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Self Help Group and Its Impact on Empowerment of Rural Women in Manipur

Synopsis

INTRODUCTION

Self Help Group (SHG) is a small voluntary association of poor preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help. The groups have been recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. Size of SHG is commonly 20 members because any group bigger than this would need to be registered under the Indian legal system. These groups are expected to foster true democratic culture where all the members participate actively by taking part in decision making process. Groups are expected to be homogeneous so that the members do not have conflicting interest and all the members can participate freely without any fear (Kumari and Sehrawat, 2011).

It is universally accepted that women's income in the family is very much essential and important in relation to nutritional, economical and educational upliftment of the family. But, for the centuries, women have been neglected to a secondary status in the family as well as in society compared to their male counterpart. Women constitute about 48.46 % of the total population of India according to Provisional Census Report, 2011. Till date, though the country is developing in the field of science and technology, but still, status of women is almost the same as before. In modern days, though women have started performing multiple roles in and outside home, and greater equality is accorded to them, they are still not totally equal in terms of social and economic empowerment. The fundamental basis for this inequality is lopsided access to economic, education, social and political opportunities between men and women. Over the years, it has been observed that no country in the world, no matter how advanced, has achieved true gender equality as measured by comparable decision making power, equal opportunity for education and advancement and equal participation in all walks of human endeavour.

The concept of Self Help Groups gained significance especially after 1976 when Prof. Mohammed Yunus of Bangaladesh began experimenting with micro-credit and Women Self Help Groups. The strategy made a quite revolution in Bangladesh towards poverty eradication by empowering the poor women (CIRDAP Development Digest, 2000). Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but also help them to have access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of money lenders. Besides; some of the basic characteristics of Self Help Groups like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group. In general, Self Help Groups created on the above line of functioning have been able to effectively reach the poor, especially the women, help them to obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them.

Empowerment is the process of enabling or authorising an individual to think, behave, and take action and control to work in an autonomous way. It implies expansion of assets and capabilities of people to influence control and hold accountable institutions that affects their lives. Empowerment therefore includes both control over physical, human, intellectual and financial resources as well as over ideology i.e. belief, values and attitudes. Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation. It strengthens one's innate ability by way of acquiring knowledge, power and experience. Empowering women puts the spotlight on education and employment which are an essential element for sustainable development.

SHGs have been operating for a long time in many fields in India. SHG as an organized group for poverty eradication emerged during the 7th Five Year Plan (1985-90). The plan had emphasized the need to closely associate NGOs with rural development programmes, particularly for poverty alleviation. In response to government plan, the Mysore Resettlement

Development Agency (MYRADA) has consistently fostered the SHG concept and strategy as the Indian model of banking with the poor. The formation of SHGs for savings and credit, and their linkage to commercial banks was initiated in India by MYRADA in the mid-1980s. National Bank for Agriculture and Rural Development (NABARD) developed an SHG-Bank linkage approach in 1992 as the core strategy that could be used by the banking system in India for increasing their outreach to the rural poor. NABARD initiated the move for promotion of SHGs either through the bank branches or through NGOs and their eventual linkage with banks. With the growing importance of the micro-credit through SHG-bank linkage in India, the Reserve Bank of India in 1996 included financing to SHG as a mainstream activity of bank under their priority sector lending. As a part of the poverty alleviation measures, the Government of India launched the Swarnjayanti Gram SwarozgarYojna (SGSY) in April, 1999 by restructuring the existing schemes namely Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga KalyanYojana (GKY) and Million Wells Scheme (MWS). The major emphasis of the SGSY scheme is on SHG formation, social mobilization and economic activation through micro-credit finance. The SHG approach, apart from generating incremental income, helps the women to upgrade their economic and social status along with a sense of recognition contributing to the process of empowerment.

Statement of the Problem

Women's SHGs are not only transforming the face of villages of Manipur, but also strengthening the fabric of gender equity. Trainings for economic independence to SHGs have empowered the women. The lives of women from underprivileged groups have undergone a sea change. SHGs have emerged as self-driven movements, impacting the rural and urban poor and addressing sustainability. The SHGs provide a forum for women to interact with each other, understand their common problems on agriculture and allied activities channel their savings and encourage education of their children.

SHG is now the centrepiece of state's social, economic, political, and psychological development strategies. The prospects and limits of SHGs approach as a strategy of empowerment in the state of Manipur have to be understood and effectives exploited. The

SHGs involving thousands of women have become a well-recognized force, which in turn, conceivably qualifies as a ubiquitous area of research studies.

Keeping the above dictum, the questions, therefore, arise as to:

- How the members of women SHGs perform in the groups?
- What changes have been taken place in the economic, educational, infrastructural, political, psychological and social status of members due to SHGs?
- What are the important problems that are associated in the performance of women SHGs and their perceived suggestions?

In order to find out significance of SHGs in Manipur the present study is planned to be conducted on **Self Help Group and Its Impact on Empowerment of Rural Women in Manipur**. The specific objectives of the present research work are as follows.

Specific Objectives of the study

In order to respond to the above research questions, the following objectives have been formulated;

1. To study the working pattern of SHGs and the socio- economic, socio-psychological, socio-personnel attributes of the SHG members.

2. To study the change in knowledge, skill and extent of participation in the income-generating activities among the members of SHG.

3. To study the various aspects of impact and their extent on empowerment of group members through SHG activities.

5. To study the nature and extent of constraints faced by the individual SHG's member.

REVIEW OF LITERATURE

Jha (2001) reported that women SHGs helps in inculcation of spirit of self effort and self reliance among women. SHG helps in enabling a forum for women to exchange ideas, experiences and providing opportunities to women in productive work. He further reported that SHG also fostering spirit of opportunities to acquire skills and instilling confidence.

NABARD (1999) conducted studies on SHGs in Madhya Pradesh and reported that withdrawal of members from the group, lack of adequate group dynamics and peer pressure was certain problems faced by the SHG.

Jha (2001) defined SHG as a small, economically homogenous and affinity group of rural or urban poor voluntarily formed to save and contribute to a common fund to be lent to its member as per the group's decision and for working together for social and economic uplift of their families and community.

Rangi *et al.* (2002) conducted a study in Fategarh Sahib District of Punjab found that, 70 % of the SHG members were in the young age group of 25 to 45 years, 18 % were in 45 to 55 years, 6 % were between 55 to 65 years and 4 % were of less than 25 years.

Bhatia and Bhatia (2002) opined that the target oriented approach, which has now been adopted by NABARD, runs the risk of sacrificing the quality aspects of the groups.

Mann (2005) reported in his study that the major problem perceived by women SHG members comprised of difficulty in opening bank account and lack of incentives for carrying out additional works.

NABARD (2005) reported that SHG help members to imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions, and accounts keeping. Members also can learn to handle resources of a size that is much beyond individual capacities of any of them.

Bortamuly(2005) conducted a study in Sonitpur district of Assam and revealed that majority of SHG members (67.50%) belonged to young age group (), followed by 24.17 % in middle aged group and 8.33 % in old age group.He also revealed that majority of the SHG members (58.33%) belonged to Other Backward Class (OBC)/ Most Other Backward Class (MOBC) followed by 23.33 % from SC/ST caste and 18.33 % from general caste category.

Nair and Girija(2005) revealed that major hurdle of SHG which inhibits them from forming such groups includes their powerlessness. Lack of unity and leadership qualities are also some of the major problems faced by the members of SHGs.

Devi (2006)stated that SHG is a small group of poor people having a homogeneous social and economical background, joining together voluntarily with an intent to carry on saving in a common fund to meet their emergency needs and to provide collateral free loan with terms decided by the groups.

Choudhury and Devi(2009)revealed that the goal of forming SHGs is to promote savings and credit activities and to promote empowerment of women into production units. As, most women in rural areas are illiterate or semi literate, there is a need to organize them and form SHGs. These SHGs can initiate savings and income generating programmes through which it can bring more economic development and independence to the rural women and their families.

Kumar *et al*. (2009) conducted a study in Hoshiarpur district of Punjab reported that the average annual income of the SHG members was exceptionally increased a higher rate of about 76%.

Feroze and Chauhan (2010) reported that the average mandatory saving per member varies from (Rs.10-100) per month.

Keshava*et al.* (2010) in their study on SHGs in Punjab revealed that majority of SHG members have started Income Generating Activities (IGAs) relating to agriculture and allied sectors. They also remarked that less resource persons faced difficulty in carrying out any new IGAs as it requires investment both in terms of money and work force, on the other hand groups like minded people can run away venture easily.

Kalaimathai*et al.* (2010) reported that the inequalities in income were reduced in the post SHG situation due to the reasons that SHGs have benefited in their member economically. Theyalso found that the average annual income of the SHG members was increased from 6% to 35%.

Lalitha and Prasad(2011) found out in their study on SHG that out of all the respondents, mean age of the respondents was 35. They have also added that 66.7 % of the respondents belonged to the age range of 30 to 50 followed by 22.8 % below 30 and only 5.5% above 50.They further reported that 66.7 % of the SHG members were illiterate, 11.2 % of them had primary school education, 11.2 % had high school education, and 5.5 % had upper primary school education and 5.4 % had intermediate school education. They further reported that most of the SHG members (82.33%) did not get any training. Only a few members have attended training programme like

packaging of groceries (7.00%), preparation of food items (4.7%), preparation of facilities (3.3 %) and all other works (0.3%).

Bhuvaneswary*et al.* (2011) conceptualized that SHGs are formed on voluntary basis and perceived appropriately as people's institution, providing the poor with the space and support necessary to take an effective steps towards standard of living in private and in society.

RESEARCH SETTING

State Description

The present study is planned to be conducted in the state of Manipur. Manipur had been known throughout the ages as Kangleipak or Meeteileipak as well as by more than twenty other names. Manipur is a state in north eastern India, with the city of Imphal as its capital. Its people include the Meetei, Pangal (Muslims), Bishnupriya Manipuri's, Naga and Kuki who speak different languages of branches of the Tibeto-Burman family. Manipur before being a part of India was one of the many hundreds of kingdoms of the south and Southeast Asia. The history of Manipur dates back from nearly 3000 B.C. Its first King (locally called as "Ningthou") who ruled from Kangla at Imphal in 33 AD was MeidinguNongdaaLairenPaakhangba. Manipur is one of the seven states of Northeast India. The state is bound by Nagaland in the north, Mizoram in the south, Assam in the west, and by the borders of the country Burma in the east as well as in the south. The state capital of Manipur is Imphal. The state lies at a latitude of 23°83'N – 25°68'N and a longitude of 93°03'E – 94°78'E. The total area covered by the state is 22,347 km². The capital lies in an oval-shaped valley of approximately 700 square miles (2,000km²) surrounded by Blue Mountains and is at an elevation of 790 meters above the sea level. The slope of the valley is from north to south. The mountain ranges prevent the cold winds from the north from reaching the valley and bar cyclonic storms originating from the Bay of Bengal.

RESEARCH METHODOLOGY

i. Sampling methods
ii. Variables and measurement
iii. Methods of data collection
iv. Statistical analysis

SAMPLING METHODS

Two districts of the state, namely Thoubal and Imphal West have been selected for the purpose of study. The selection criteria were out of the nine districts, these two districts located in the valley region of Manipur have a record of highest number of women SHG. The investigator's familiarity with the culture of people in districts and command in state language would help in developing rapport with the respondents. Four Blocks (two from each district) will be considered as the main study area. The selection of Blocks will be done on the basis of concentration of SHGs and its members in a Block. From these Blocks total of twelve Gram Panchayats (three from each Block) will be taken into consideration. From each Gram Panchayat two SHG would be studied. Altogether 240 numbers of SHG members from 24 SHGs would form the sample for the present study.

Sampling design:

State Name	District Name	Block Name	Gram panchayat Name	SHG's Number	Respondent Numbers	Total Sample Size	Selection procedures
Manipur	Imphal West	Lamphelpat	GP_1	2	20	240	District, block, and gram panchayat will be selected purposively and respondent will be selected randomly
			GP_2	2	20		
			GP_3	2	20		
		Wangoi	GP_4	2	20		
			GP_5	2	20		
			GP_6	2	20		
	Thoubal	Thoubal	GP_7	2	20		
			GP_8	2	20		
			GP_9	2	20		
		Kakching	GP_{10}	2	20		
			GP_{11}	2	20		
			GP_{12}	2	20		

PILOT STUDY

A pilot study will be conducted in the selected villages before constructing the data collecting interview schedule. In course of this survey informal discussion and interactions were made with the Government officials, NGOs personnel and other officials involved with functioning of SHG as well as SHG members. All these collected information helped the researcher to select and finalise the variables for development of the interview schedule.

VARIABLES AND THEIR MEASUREMENT

Independent Variables

i. Age: Age has been operationally defined as the number of years completed by the respondents at the time of enquiry

ii. Education: Education has been operationalised as the extent of literacy or number of years of formal education attained by the respondents.

iii. Caste: The caste is operationalised as exclusive and functional group to which an individual belongs by birth.

iv. Family type: The family type is dichotomised in to nuclear or joint family. Nuclear family consists of husband and wife with unmarried children. Joint family system devotes

husband, wife and married children.

v. Family size: It is referred to the number of members of the family staying in a common kitchen.

vi. House structure: Housing structure has been conceived as the type of dwelling where the respondent lives with family members.

vii. Family Occupation: It has been operationally defined as the relative continuous patterns of activities that provide the livelihood support to the family and defined their social status.

viii. Marital status : It has been operationally defined whether the respondents have been married or widow or still remaining unmarried and associated with the member of Self Help Group

ix. Land holding:It is possession of land under hectare of the respondents both irrigated, rainfed and fallow land. It does not include such land taken on lease or share cropping basis.

x. Communication material: It refers to the extent of use of various communication systems by the respondents for seeking information on day to day activities.

xi. Livestock possession: It refers to the number of livestock owned by the respondents for income generating activities.

xii. Household articles:Household articles refer to the extent of articles possessed and used by the respondents in the client system.

xiii. Possession of Agricultural implements: It has been operationalised in the study as the extent of agriculturalimplements owned and used by the family numbers of the respondent in their farmactivities.

xiv. Social participation:It is referred as the extent of involvement of the individual in variousorganisation and institutions functioning in the locality.

xv. Cosmopoliteness: Cosmopoliteness has been operationalised as the outward orientation of therespondents than self community.

xvi. Contact with change agent: It has been operationalised as the extent of contact with extensionfunctionaries of various developmental departments starting from field level to statelevel.

xvii. Annual income: It has been operationalised as the gross income earned by the respondents andextent of use in farm activities.

xviii. **Nature of work under SHGs**

Scales for Measurement

Sl. No.	Variable	Scales used for measurement
1.	Age	Chronological age of respondents
2.	Marital Status	Structured schedule developed for the study
3.	Caste	Trivedi 1963
4.	Family Type	Trivedi 1963
5.	Family size	Trivedi 1963

6.	Education	Trivedi 1963
7.	House structure	Trivedi 1963
8.	Occupation	Structured schedule developed for the study
9.	Family land Holding	Trivedi 1963
10.	Possession of livestock	Expressed in monitory term (in Rupees) considering the present value of the livestocks of a household.
11.	Possession of house hold articles	Expressed in monitory term (in Rupees) considering the present value of the household article of a family
12.	Possession of Agricultural implements	Expressed in monitory term (in Rupees) considering the present value of the agricultural implements of a household.
13.	Communication marital used	Trivedi 1963
14.	Social participation	Trivedi 1963
15.	Cosmopoliteness	Trivedi 1963
16.	Contact with change agents	Urmila & Verma 2008
	Annual family income	Summation of income from all sources expressed in monetary terms and classified in different class interval
17.	Knowledge about joining SHG	Hardikar 1998
18.	Knowledge ,skill competency and extent of participation in income generating activities	Hardikar 1998
19.	Impact on empowerment of group members	Hardikar 1998
20.	Constraints of the individual members of the SHG	Hardikar 1998

Suitable scales will be used for measurement of dependant variables.

TECHNIQUES OF DATA COLLECTION

The primary data in the present study are to be collected directly from the SHGs member with the help of structured schedule through personal interview methods.

ANALYSIS OF DATA

The important statistical measures that will be used to summarize the survey or research data are:

1. Descriptive statistics such as Mean, Standard deviation, Coefficient of variation
2. Relational statistics such as correlation, Multiple regression, Path analysis etc.

UTILITY OF THE STUDY

1. The study attempts to provide information regarding socio-personal and economic conditions of members women SHG.
2. The study is designed to provide relevant information about the performance of women SHGs. It will also help in understanding the nature of functioning of the activities.
3. This study keeps a step in ascertaining positive and negative impacts of the women SHGs towards socio-economic, psychological, legal/political, family/interpersonal, infrastructure/educational upliftment of the respondents.
4. The study would bring into focus on the various problems faced by women SHG members in carrying out various income generating activities within the group.
5. The study would also help the SHG promoting institutions to move towards a firm direction of developmental approach and solution to real problems faced by women SHG members.

IMPLICATION

The study was conducted in only two districts of Manipur. So, findings may not truly represent all the SHG members of the entire state. The collected data were based on the views expressed by respondents. Some errors, however, may occur in collecting various facts from the respondents and other minor biases could not be ruled out. Some members might have hesitated to give the correct and authentic responses on some aspects covered under the study particularly in some of the sensitive issues and questions.

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